

FEETYPE/DESCRIPTION	FEE AMOUNT/FREQUENCY	DEVELOPMENT	TOPAZ	SAPPHIRE	EMERALD
<b>ACCOUNT FEES</b>					
Acct closed in first 6 mo	\$15	x	x	x	x
Inactive Account*(no transactions for 12 months) <i>*Dividends will not be paid on inactive accounts.</i>	\$5 per month	x	x	x	x
Balance Below Minimum	\$15	x	x	x	x
Account remaining below min.	\$10 per month	x	x	x	x
Account re-open (within 12 mo)	\$10	x	x	x	x
Remove Joint owner (organization/business only)	\$15	x	x	x	\$5
Club account early withdrawal	\$15	x	x	x	x
Account Verification (written)	\$10	x	x	\$5	x
ACH wrong account information	\$5 each occurrence	x	x	x	x
IRA closure - transfer to other institution	\$25	x	x	x	x
Annual IRA maintenance	\$15 per year	x	x	x	x
Check cashing with aggregate bal below \$100	5% of face value \$5 min \$25 max	x			
Cashier's Check (one free per day)	\$2 each	x			
Copy of Deposited Item	\$3 each	x	x	x	
Return mail - bad address	\$3 each occurrence	x	x	x	x
Deposited check returned unpaid	\$15 each	x	x	x	x
-if drawn on own acct at other institution	\$30 each	x	x	x	x
-Deposited foreign check returned unpaid	\$30 each	x	x	x	x
-Shared Branching or SPRIG return item	\$30 each	x	x	x	x
Money Order	\$2 each	x	x		

<b>CHECKING FEES</b>					
NSF	\$30 each	x	x	x	x
Member Privilege-courtesy pay	\$30 each	x	x	x	x
Overdraft protection transfer from savings or LOC	\$5 each	x	x	x	x
Checking account closed by credit union	\$25	x	x	x	x
Stop Pay on member check	\$25	x	x	x	x
-Through home banking or CU connection	\$15	x	x	x	x
Stop Pay on Corporate check or ACH	\$25	x	x	x	x
Reinstatement or Extension of Stop Pay	\$10	x	x	x	x
Check Copy less than 6 mo (first 3 FREE per month)	\$3 each	x	x	x (first 8 Free)	x (first 12 Free)
Check copy More than 6 mo old	\$8 each	x	x	\$7	\$6
Collection Item	\$20 each	x	x	x	x
Business Checking (Free with \$1000 min. balance)	\$10 per month	x	x	x	x
Uncollected Funds	\$30 each	x	x	x	x

<b>ELECTRONIC FUNDS TRANSFER/WIRES</b>					
Wire Transfer-Incoming	\$10 each	x	x	x	
Wire Transfer-Outgoing Domestic	\$20 each	x	x	x	x
Wire Trnsf. -Outgoing International-US or foreign funds	\$40 each	x	x	x	x
Wire Trace	\$35 each	x	x	x	x
Western Union Transfer - Domestic up to \$10k	\$20	x	x	x	\$15

<b>CERTIFICATE EARLY WITHDRAWAL PENALTIES</b>					
Ten Percent (10%) of the amount withdrawn		x	x	x	x

<b>BILL PAYER FEES</b>					
Bill payer (FREE with e-statements)	\$4.95 per month	x	x	x	
Returned payments	\$15 per item	x	x	x	x
Bill Payer check REISSUE - manual	\$15 each	x	x	x	\$10
Copy of Bill Payer Check (Free with Home Banking)	\$10 each	x	x	x	x
Stop Payment of Bill Payer Check	\$25 each	x	x	x	x

<b>LOAN FEES</b>					
Skip a Pay or Loan Extension	\$25 each	x	x	x	x
Change in Terms	\$25 each	x	x	x	x
Subordination Fee	\$125 each	x	x	x	x

<b>CONSUMER LOAN REDUCTIONS</b>					
Loan balance \$7500 or less	\$100	x	x	x	x
Loan balance \$7501-\$14,999	\$175	x	x	x	x
Loan balance \$15,000 or greater	\$275	x	x	x	x

<b>MISCELLANEOUS FEES</b>					
Statement Copy (Free via Home Banking)	\$3 each	x	x	x	x
Print out of Account	\$1.50 per page	x	x		
Duplicate TAX form (FREE via Home Banking)	\$3.00 each	x	x	x	
ATM/Debit/Credit card PIN reissue	\$5 each	x	x	x	
Copy of VISA DEBIT/CREDIT receipt	\$15 each	x	x	x	x
Reconciling Account Beyond 1 month	\$30 per hr - 1/2 hr minimum	x	x	x	x
Records Research Fee	\$30 per hr - 1/2 hr minimum	x	x	x	x
Fax Transmission - Long distance (incoming/outgoing)	\$2 per page	x	x	x	
Photocopies	FREE				
Corporate Check Conversion	\$15 each	x			
Manual processing Incorrectly Encoded Check	\$3 each	x	x	x	x
Home Banking	FREE				
Sprig Mobile Banking - inquiries	FREE				
Sprig Remote Deposit - (first 3 items per month FREE)	\$3 per item	x	x	x	x
Notary Fee	\$3 per signature	x	x	x	
Legal order (garnishment, levy)	\$35 per request	x	x	x	x
Foreign item deposit	\$10 per item	x	x	\$5	\$3
Non-endorsement of business deposits	\$5 per deposit	x	x	x	x

SAFE DEPOSIT BOX	REGULAR RATE/PREMIER CLUB RATE				
3X5	\$20 annually/\$16 annually	x	x	x	\$16
3x10	\$35 annually/\$28 annually	x	x	x	\$28
5x10	\$45 annually/\$36 annually	x	x	x	\$36
10x10	\$85 annually/\$68 annually	x	x	x	\$68
Special services (key/lock replacements)	Mkt cost from vendor	x	x	x	x

<b>MERCHANT BANKCARD SERVICES</b>					
VISA/Mastercard	Varies	x	x	x	x
Discount Rate	Varies	x	x	x	x

<b>DETAILS:</b>					
Development = savings only	<b>Eligible active services:</b>	x	full fee applies		
Topaz = 1 - 3 services	Checking, Dir. deposit, DEBIT card, Bill payer, IRA, Certificate, e-statements,		Topaz account fee waived/discounted		
Sapphire = 4 - 6 services	Visa CREDIT card, Consumer loan, 1st Mtg, 2nd Mtg, Safe Deposit box,		Sapphire account fee waived/discounted		
Emerald = 7 or more services	Holiday/Vacation club acct, Mbr longevity (for every 10 yrs = 1 service).		Emerald account fee waived/discounted		

NOTE: If your request is not already listed on this schedule it will be considered 'out of the ordinary' and you will be obligated to pay any 3rd party costs associated with your request. The Credit Union will make every effort to disclose an estimate prior to completing your 'out of the ordinary' request.

NOTE: A checking account may be closed when the balance has been in a negative status for five (5) consecutive working days.

NOTE: Any account fees could reduce earnings.